

Certificate Number: 05781-PAE-DE-034086613

Bankruptcy Case Number: 15-10919



05781-PAE-DE-034086613

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 12, 2020, at 7:02 o'clock PM PST, John Panichi completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 12, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President